

Debtor 1 DENISE GARDENER
NameCase number (if known) 17-24161**Fill in this information to identify the case:**Debtor 1 DENISE GARDENER

Debtor 2

(Spouse, if filing)

Unites States Bankruptcy Court for
the:District of New Jersey

(State)

Case Number: 17-24161**Form 4100N****Notice of Final Cure Payment****10/15****File a separate notice for each creditor.**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: U.S. BANK NATIONAL ASSOCIATION

Court claim no. (if known):

1

Last 4 digits of any number you use to identify the debtor's account

9 7 8 3

Property Address:

522 CHESTNUT PLACE
TEANECK, NJ 07666**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

- | | |
|--|--------------------------------|
| a. Allowed prepetition arrearage (or total allowed amount for a mortgage paid in full through the plan): | (a) \$71,020.70 |
| b. Prepetition arrearage paid by the trustee: | (b) \$71,020.70 |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c): | (c) SEE REGISTRY IF APPLICABLE |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$0.00 |
| e. Allowed postpetition arrearage: | (e) \$0.00 |
| f. Postpetition arrearage paid by the trustee: | + (f) \$0.00 |
| g. Total. Add lines b, d, and f. | (g) \$71,020.70 |

Part 3: Postpetition Mortgage Payment*Check one*☐

Mortgage is paid through the trustee.

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Mortgage is paid directly by the debtor(s).

Debtor 1

DENISE GARDENER
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.



Date 09/12/2022

Signature

Trustee **Marie-Ann Greenberg**

Address **30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550**

Contact phone **(973) 227-2840**

Debtor 1 DENISE GARDENER
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17-24161

CERTIFICATE OF SERVICE

I did this date serve the attached document(s) on the parties listed below by placing the same in the United States mail with proper postage affixed thereto and addressed as follows:

Debtor(s):

DENISE GARDENER
522 CHESTNUT PL
TEANECK, NJ 07666-2423

Debtor(s) Counsel:

ROBERT M. RICH, ESQ.
25 POMPTON AVE
VERONA, NJ 07044

Creditor:

KML LAW GROUP P.C.
216 HADDON AVE
SUITE 406
WESTMONT, NJ 08108

US BANK TRUST NA
RUSHMORE LOAN MANAGEMENT
PO BOX 55004
IRVINE, CA 92619

Date: 9/12/2022

/s/ CharlesDArrigo

30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550